

UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS
CHICAGO DIVISION

In re: §
§
TOBIN, BRIAN § Case No. 15-42430
§
Debtor §

TRUSTEE'S FINAL REPORT (TFR)

The undersigned trustee hereby makes this Final Report and states as follows:

1. A petition under chapter 7 of the United States Bankruptcy Code was filed on 12/16/2015 . The undersigned trustee was appointed on 12/16/2015 .
2. The trustee faithfully and properly fulfilled the duties enumerated in 11 U.S.C. §704.
3. All scheduled and known assets of the estate have been reduced to cash, released to the debtor as exempt property pursuant to 11 U.S.C. § 522, or have been or will be abandoned pursuant to 11 U.S.C. § 554. An individual estate property record and report showing the disposition of all property of the estate is attached as **Exhibit A**.

4. The trustee realized gross receipts of \$ 4,500.00

Funds were disbursed in the following amounts:

Payments made under an interim disbursement	0.00
Administrative expenses	2.69
Bank service fees	40.00
Other payments to creditors	0.00
Non-estate funds paid to 3 rd Parties	0.00
Exemptions paid to the debtor	0.00
Other payments to the debtor	0.00

Leaving a balance on hand of¹ \$ 4,457.31

The remaining funds are available for distribution.

¹ The balance of funds on hand in the estate may continue to earn interest until disbursed. The interest earned prior to disbursement will be distributed pro rata to creditors within each priority category. The trustee may receive additional compensation not to exceed the maximum compensation set forth under 11 U.S.C. §326(a) on account of the disbursement of the additional interest.

5. Attached as **Exhibit B** is a cash receipts and disbursements record for each estate bank account.

6. The deadline for filing non-governmental claims in this case was 03/16/2017 and the deadline for filing governmental claims was 03/06/2017 . All claims of each class which will receive a distribution have been examined and any objections to the allowance of claims have been resolved. If applicable, a claims analysis, explaining why payment on any claim is not being made, is attached as **Exhibit C**.

7. The Trustee's proposed distribution is attached as **Exhibit D**.

8. Pursuant to 11 U.S.C. § 326(a), the maximum compensation allowable to the trustee is \$ 1,125.00 . To the extent that additional interest is earned before case closing, the maximum compensation may increase.

The trustee has received \$ 0.00 as interim compensation and now requests a sum of \$ 1,125.00 , for a total compensation of \$ 1,125.00² . In addition, the trustee received reimbursement for reasonable and necessary expenses in the amount of \$ 0.00 , and now requests reimbursement for expenses of \$ 15.28 , for total expenses of \$ 15.28² .

Pursuant to Fed R Bank P 5009, I hereby certify, under penalty of perjury, that the foregoing report is true and correct.

Date: 08/13/2018 By: /s/JOSEPH E. COHEN
Trustee

STATEMENT: This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.

² If the estate is administratively insolvent, the dollar amounts reflected in this paragraph may be higher than the amounts listed in the Trustee's Proposed Distribution (Exhibit D).

INDIVIDUAL ESTATE PROPERTY RECORD AND REPORT

ASSET CASES

Page: 1
Exhibit ACase No: 15-42430 ABG Judge: A. BENJAMIN GOLDGAR
Case Name: TOBIN, BRIAN

Trustee Name: JOSEPH E. COHEN

Date Filed (f) or Converted (c): 12/16/15 (f)

341(a) Meeting Date: 02/04/16

Claims Bar Date: 03/16/17

For Period Ending: 08/13/18

1	2	3	4	5	6
Asset Description (Scheduled and Unscheduled (u) Property)	Petition/ Unscheduled Values	Estimated Net Value (Value Determined by Trustee, Less Liens, Exemptions, and Other Costs)	Property Formally Abandoned OA=554(a) Abandon	Sale/Funds Received by the Estate	Asset Fully Administered (FA)/ Gross Value of Remaining Assets
1. 28629 W. Ravine Drive Barrington, Illinois 60010 (182,000.00	0.00		0.00	FA
2. (2001 Chevrolet Venture with approx. 150,000 miles)	2,000.00	0.00		0.00	FA
3. General and ordinary household goods and furnishin	1,000.00	0.00		0.00	FA
4. Necessary wearing apparel	500.00	0.00		0.00	FA
5. Checking account at JP Morgan Chase	200.00	0.00		0.00	FA
6. Savings account at BMO Harris	650.00	0.00		0.00	FA
7. 401(K) through employer	6,524.00	0.00		0.00	FA
8. 2015 Income Tax RefundFederal: \$9,120 State: \$763 (u)	9,883.00	0.00		4,500.00	FA
9. Child support due and owing to debtor	2,664.00	0.00		0.00	FA
10. Term life insurance through Unum Life Ins. Company	0.00	0.00		0.00	FA
11. Term life insurance through Hartford No cash surre	0.00	0.00		0.00	FA

TOTALS (Excluding Unknown Values)

\$205,421.00

\$0.00

\$4,500.00

Gross Value of Remaining Assets

\$0.00

(Total Dollar Amount in Column 6)

Major activities affecting case closing which are not reflected above, and matters pending, date of hearing or sale, and other action:

DEBTOR HAS NO ADDITIONAL FUNDS. TRUSTEE TO PREPARE HIS TFR AND RELATED DOCUMENTS - 4/29/18. TRUSTEE HAS PREPARED MOTION TO COMPROMISE - 1/9/2018. TRUSTEE FILING A MOTION TO COMPROMISE - 6/28/17. TRUSTEE FILED A MOTION FOR TURNOVER OF TAX REFUND AND BANK BALANCES FROM DEBTOR; MOTION SET FOR 1/6/17 - 1/10/17. NO CHANGE -10/31/16. TRUSTEE HAS MADE DEMAND TO DEBTOR FOR TURNOVER OF REFUND AND BANK BALANCES - 7/30/16. TRUSTEE HAS REQUESTED ADDITIONAL RECORDS FROM DEBTOR - 4/30/16.

Initial Projected Date of Final Report (TFR): 06/30/17

Current Projected Date of Final Report (TFR): 03/31/18

ESTATE CASH RECEIPTS AND DISBURSEMENTS RECORD

Case No: 15-42430 -ABG
Case Name: TOBIN, BRIAN

Trustee Name: JOSEPH E. COHEN
Bank Name: ASSOCIATED BANK
Account Number / CD #: *****0396 Checking Account

Taxpayer ID No: *****5812
For Period Ending: 08/13/18

Blanket Bond (per case limit): \$ 5,000,000.00
Separate Bond (if applicable):

1	2	3	4		5	6	7
Transaction Date	Check or Reference	Paid To / Received From	Description Of Transaction	Uniform Tran. Code	Deposits (\$)	Disbursements (\$)	Account / CD Balance (\$)
07/11/17	8	Brian Tobin	BALANCE FORWARD				0.00
			Tax refund	1224-000	4,500.00		4,500.00
			Income tax refund				
08/07/17		ASSOCIATED BANK	BANK SERVICE FEE	2600-000		10.00	4,490.00
09/08/17		ASSOCIATED BANK	BANK SERVICE FEE	2600-000		10.00	4,480.00
10/06/17		ASSOCIATED BANK	BANK SERVICE FEE	2600-000		10.00	4,470.00
11/07/17		ASSOCIATED BANK	BANK SERVICE FEE	2600-000		10.00	4,460.00
06/06/18	300001	International Sureties Ltd. 701 Poydras Street Suite 420 New Orleans, LA 70139	Bond premium	2300-000		2.69	4,457.31

COLUMN TOTALS	4,500.00	42.69	4,457.31
Less: Bank Transfers/CD's	0.00	0.00	
Subtotal	4,500.00	42.69	
Less: Payments to Debtors		0.00	
Net	4,500.00	42.69	
TOTAL - ALL ACCOUNTS	NET DEPOSITS	NET DISBURSEMENTS	ACCOUNT BALANCE
Checking Account - *****0396	4,500.00	42.69	4,457.31
	4,500.00	42.69	4,457.31
(Excludes Account Transfers)	(Excludes Payments To Debtors)		Total Funds On Hand

Page Subtotals 4,500.00 42.69

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EXHIBIT A
ANALYSIS OF CLAIMS REGISTER

Date: August 13, 2018

Case Number: 15-42430 Claim Class Sequence
Debtor Name: TOBIN, BRIAN

Code #	Creditor Name & Address	Claim Class	Notes	Amount Allowed	Paid to Date	Claim Balance
001 2100-00	JOSEPH E. COHEN, Trustee 105 West Madison Street Chicago, IL 60602	Administrative		\$1,140.28	\$0.00	\$1,140.28
001 3110-00	COHEN & KROL, Attorneys 105 West Madison Street Chicago, IL 60602	Administrative		\$1,354.00	\$0.00	\$1,354.00
BOND 999 2300-00	International Sureties Ltd. 701 Poydras Street Suite 420 New Orleans, LA 70139	Administrative		\$2.69	\$2.69	\$0.00
000001 070 7100-00	Discover Bank Discover Products Inc PO Box 3025 New Albany, OH 43054-3025	Unsecured		\$16,809.57	\$0.00	\$16,809.57
000002 070 7100-00	Portfolio Recovery Associates, LLC Successor to SYNCHRONY BANK POB 41067 Norfolk, VA 23541	Unsecured		\$9,448.16	\$0.00	\$9,448.16
Case Totals:				\$28,754.70	\$2.69	\$28,752.01

Code #: Trustee's Claim Number, Priority Code, Claim Type

TRUSTEE'S PROPOSED DISTRIBUTION

Exhibit D

Case No.: 15-42430

Case Name: TOBIN, BRIAN

Trustee Name: JOSEPH E. COHEN

Balance on hand \$ 4,457.31

Claims of secured creditors will be paid as follows:

NONE

Applications for chapter 7 fees and administrative expenses have been filed as follows:

Reason/Applicant	Total Requested	Interim Payments to Date	Proposed Payment
Trustee Fees: JOSEPH E. COHEN	\$ 1,125.00	\$ 0.00	\$ 1,125.00
Trustee Expenses: JOSEPH E. COHEN	\$ 15.28	\$ 0.00	\$ 15.28
Attorney for Trustee Fees: COHEN & KROL, Attorneys	\$ 1,354.00	\$ 0.00	\$ 1,354.00
Other: International Sureties Ltd.	\$ 2.69	\$ 2.69	\$ 0.00

Total to be paid for chapter 7 administrative expenses \$ 2,494.28

Remaining Balance \$ 1,963.03

Applications for prior chapter fees and administrative expenses have been filed as follows:

NONE

In addition to the expenses of administration listed above as may be allowed by the Court, priority claims totaling \$ 0.00 must be paid in advance of any dividend to general (unsecured) creditors.

Allowed priority claims are:

NONE

The actual distribution to wage claimants included above, if any, will be the proposed payment less applicable withholding taxes (which will be remitted to the appropriate taxing authorities).

Timely claims of general (unsecured) creditors totaling \$ 26,257.73 have been allowed and will be paid pro rata only after all allowed administrative and priority claims have been paid in full. The timely allowed general (unsecured) dividend is anticipated to be 7.5 percent, plus interest (if applicable).

Timely allowed general (unsecured) claims are as follows:

Claim No.	Claimant	Allowed Amount of Claim	Interim Payments to Date	Proposed Payment
000001	Discover Bank Discover Products Inc PO Box 3025 New Albany, OH 43054-3025	\$ 16,809.57	\$ 0.00	\$ 1,256.68
000002	Portfolio Recovery Associates, LLC Successor to SYNCHRONY BANK POB 41067 Norfolk, VA 23541	\$ 9,448.16	\$ 0.00	\$ 706.35

Total to be paid to timely general unsecured creditors \$ 1,963.03

Remaining Balance \$ 0.00

Tardily filed claims of general (unsecured) creditors totaling \$ 0.00 have been allowed and will be paid pro rata only after all allowed administrative, priority and timely filed general (unsecured) claims have been paid in full. The tardily filed claim dividend is anticipated to be 0.0 percent.

Tardily filed general (unsecured) claims are as follows:

NONE

Subordinated unsecured claims for fines, penalties, forfeitures, or damages and claims ordered subordinated by the Court totaling \$ 0.00 have been allowed and will be paid pro rata only after all allowed administrative, priority and general (unsecured) claims have been paid in full. The dividend for subordinated unsecured claims is anticipated to be 0.0 percent.

Subordinated unsecured claims for fines, penalties, forfeitures or damages and claims ordered subordinated by the Court are as follows:

NONE